IN THE CLAIMS

For the Examiner's convenience, all pending claims are included below.

1.   (Original)   A method for managing loan products on a server, said method comprising the steps of:

receiving by a processor a commitment contract, the commitment contract specifying a number of loan products to be fulfilled to satisfy said commitment contract; and

managing by said processor one or more underwriting criteria for said loan products, wherein one of said loan products has a corresponding group of underwriting criteria.

2.   (Original)   The method of claim 1, wherein the step of managing one or more underwriting criteria comprises the steps of: receiving said underwriting criteria from one or more financial institutions; storing said underwriting criteria on said server; and providing to a first financial institution a group of underwriting criteria corresponding to one of said loan products.

3.   (Original)   The method of claim 1, wherein the step of managing one or more underwriting criteria comprises the steps of: assigning a fulfillment grade to a funded loan; and maintaining a record of funded loans for said loan products.

4.   (Original)   The method of claim 3, wherein said fulfillment grade is based on a reliability of data obtained during a fulfillment process.

5. (Original) The method of claim 3, wherein said record further includes information indicating how many of said number of loan products still need to be fulfilled to satisfy said commitment contract.

6. (Original) The method of claim 3, wherein said record includes one or more of: dates said funded loans were funded, loan amount of each of the funded of loans, origination date of each of the funded loans, interest rate of each of the funded loans, property location of each of the funded loans, secondary financing of each of the funded loans, points for each of the funded loans, lender of each of the funded loans, loan processor of each of the funded loans, underwriter of each of the funded loans, and purchaser of each of the funded loans.

7. (Original) A method for managing one or more loans, the method comprising the steps of:

maintaining data for said one or more loans on a server;

receiving a request from a first financial institution to transfer to a second financial institution access rights to said data for one of said one or more loans; and

transferring said access rights to said second financial institution.

8. (Original) A method for settling one or more loans, the method comprising the steps of:

providing data for one or more loans to one or more registered financial institutions;

receiving a request from one of said one or more registered financial institutions to review one of said one or more loans;

providing said registered financial institution with a predetermined time in which to reject a sale price of said one loan; and

automatically settling said loan at said sale price when said registered financial institution accepts, and alternatively fails to reject, said sale price of said one loan before said predetermined time expires.

9.   (Original)   The method of claim 8, further comprising the step of: instructing said registered financial institution to send payment to a settlement financial institution.

10.   (Original)   The method of claim 8, wherein said sale price is a settled price between financial institutions.

11-35. (Cancelled)